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The Connecticut Occupational Therapy Association

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Testimony of Susan Goszewski, President

Re: Raised H.B. No. 6546

AN ACT CONCERNING OUT-OF-POCKET EXPENSES FOR PHYSICAL THERAPY SERVICES.

March 7, 2013

To the Honorable Members of the Insurance & Real Estate Committee:

As President of the Connecticut Occupational Therapy Association (ConnOTA), I am writing in support of HB 6546, which would prohibit individual and group health insurance policies from imposing a coinsurance, copayment, deductible or other out-of-pocket expense for physical therapy services rendered on each date of service by a physical therapist that is greater than a coinsurance, copayment, deductible or other out-of-pocket expense imposed for services rendered by a primary care physician or for an office visit to an osteopath.

While ConnOTA supports the intent behind this legislation, we ask that the bill before you be amended to specifically include occupational therapy services as well.

Through our services clients can gain both independence and improve function, and as a matter of policy, it makes sense for both physical therapy and occupational therapy to be treated equally under the law. This is particularly important for outpatient occupational therapy as the patient may receive multiple visits overtime and the high out of pocket expense may impact their ability to complete their course of treatment which negatively impacts outcomes and functional level of independence.

### What Is Occupational Therapy?

In its simplest terms, occupational therapists and occupational therapy assistants help people across the lifespan participate in the things they want and need to do through the therapeutic use of everyday activities (occupations). Common occupational therapy interventions include helping children with disabilities to participate fully in school and social situations, helping people recovering from injury to regain skills, and providing supports for older adults experiencing physical and cognitive changes. Occupational therapy services typically include:

- an individualized evaluation, during which the client/family and occupational therapist determine the person's goals;
- customized intervention to improve the person's ability to perform daily activities and reach the goals; and
- an outcomes evaluation to ensure that the goals are being met and/or make changes to the intervention plan.

Occupational therapy services may include comprehensive evaluations of the client's home and other environments (e.g., workplace, school), recommendations for adaptive equipment and training in its use, and guidance and education for family members and caregivers. Occupational therapy practitioners have a holistic perspective, in which the focus is on adapting the environment to fit the person, and the person is an integral part of the therapy team.

#### Why should the bill be amended to treat OT & PT equally?

Other states that have adopted (including Kentucky) or are considering (i.e. New York, Pennsylvania, Missouri, and New Mexico) this type of legislation are treating both physical therapy and occupational therapy professions as the same. In many cases OT and PTs collaborate while working with a patient. In these instances both service providers are critical to patient well-being and reestablishment of independence. It therefore seems inappropriate to discourage OT utilization by charging higher co-payments for our services than for PT services. Generally co-pays are designed to discourage people from over-utilizing medical care, but high co-pays can result in non-use of essential medical services and prescriptions. Higher co-payments for OT care over PT care will likely result in some consumers to opt out of seeking OT, even when necessary. As such, ConnOTA respectfully requests that the bill be amended in the appropriate places to also include "occupational therapy services rendered on each date of service by an occupational therapist licensed under chapter 376a of the general statutes".

I sincerely thank you for the opportunity to provide comment on this proposed legislation. Please do not hesitate to contact me at 203-430-0712 or @ [president@connota.org](mailto:president@connota.org) should you require additional information.

*Susan Goszewski MSM, OTR*

Respectfully Submitted

Susan Goszewski, MSM, OTR